



# IRISH LIFE SELF-INVESTED FUND

## ONLINE TRADING ACCOUNT - INVESTMENT INSTRUCTION FORM

Before you give us your personal information please note that Irish Life has a Data Privacy Notice. This explains what your data protection rights are and how and why we use your personal information. This is always available on our website at [www.irishlife.ie](http://www.irishlife.ie) or you can ask us for a copy.

This form is used only to open (or make top-ups to) your Online Trading account via the Self-Invested Fund within the Complete Solutions product range.

Through the Self-Invested Fund customers have access to a range of investment options, including the Online Trading account, a discretionary stockbroking service and other assets. To find out more or if you need the full Self-Invested Fund Investment Instruction form, please see [irishlife.ie/sif](http://irishlife.ie/sif) or contact your financial broker or adviser.

**You must complete all sections. A percentage of your investment will be held in the Liquidity Account. This amount will stay in cash to pay certain charges.**

The information in this form is correct as at June 2018 but may change.

### Section 1: Policyholder Details

Policyholder/Member:

Complete Solutions Plan No:

If any of your details change (for example name, address, e-mail address, mobile phone number) please contact the Self-Invested Fund team with the updated information. Incorrect details will mean you do not receive certain notifications relating to the Fund.

### Section 2: Type of Investment (please tick appropriate box)

#### New Investment / Switch In

**1 New Complete Solutions plan**

Yes ☐ No ☐

Please ensure there is a completed Complete Solutions application form attached.

**2 Single contribution top-up**

Yes ☐ No ☐

Please ensure that the single contribution payment is attached

**3 Transfers from other pension plans**

Yes ☐ No ☐

Please ensure you include a copy of the Irish Life Pension Transfer Value form accompanied with the relevant cheque.

**4 Switch In from existing fund(s) in a Complete Solutions plan**

Yes ☐ No ☐

Please indicate the plan number and please complete the section below.

Plan number

Name of fund(s) to be switched

Amount/Percentage of that fund to  
be switched to the Self-Invested Fund

### Section 3: Account Opening Details Required

Below fields to be completed for new accounts only.

Mobile Phone No.

Personal Email address

Mother's Maiden Name

Authorised Investment Adviser's email address

Stockbroker Account type	Stockbroker name	Liquidity Requirement*	Percentage Investment
Execution-only Trading Account	Platform Securities**	1%	%

\*Irish Life will set aside a liquidity balance for each Stockbroker Account. Liquidity is explained in the Self-Invested Fund guide. For further details you can contact the Self-Invested Fund team. For Approved Retirement Funds, there is currently an additional 1% liquidity required to pay minimum withdrawal amounts from the year you turn 61 and we may need to set this aside within the Self-Invested Fund. If your fund is greater than €2 million you may need to hold 6%. If we do not set these funds aside, this could lead to an overdraft and we may charge overdraft interest or sell assets as a result. Please see 'Your guide to the Self-Invested Fund' for more details on the liquidity account and a full explanation of liquidity.

\*\*The execution-only trading account service is provided to Irish Life through our service provider Platform Securities. Platform Securities is a trading name of Platform Securities LLP which is authorised and regulated by the Financial Conduct Authority (FCA).

## Section 4: Declaration

1. I confirm that I have received and have read Irish Life's 'Your guide to the Self-Invested Fund' and that I understand the information contained therein.
2. I understand and accept that any instructions which I give Irish Life on this form and any transaction Irish Life carries out based on this form are subject to the terms and conditions of my Complete Solutions Plan and to the terms and conditions which apply to the Self-Invested Fund ("the Fund").
3. I understand and accept that it is my responsibility to ensure all of my transactions, which I instruct Irish Life to carry out on my behalf, comply with applicable laws and regulations. In particular, I am responsible for ensuring transactions I instruct do not constitute insider dealing or any other breaches of market regulations.
4. **Irish Life will not be held liable for any acts/errors or omissions of their third party service providers or any other third party.**
5. I understand and accept that the types and levels of risk which may attach to the Fund will vary and could be very significant depending on the investment decisions which I instruct Irish Life to transact on the Fund, and that it is my responsibility to ensure that I have sought and obtained any advice required in relation to such investments and to be satisfied as to their suitability for the pension scheme (if applicable), my requirements, and my attitude to risk.
6. I understand and accept the level of counterparty risk linked to investments in the Fund. I also understand the importance to review and understand the credit ratings of the providers within the Fund and that these may change without notice.
7. I understand and accept that Irish Life will act on investment instructions contained on this form without further query. I further understand that Irish Life reserves, at its absolute discretion, the right to reject any investment transactions which are received from me and that in so doing Irish Life is not in any way assessing the suitability of such instructions for me and is acting only to ensure that Irish Life complies with legislative and/or other general administrative or practical limitations which Irish Life applies to such funds. Irish Life will not assess the merits or otherwise of the investments or their suitability for me and I should satisfy myself that I have obtained suitable investment advice in relation to the instructions I have asked Irish Life to carry out.
8. I understand and accept that the charges and expenses incurred within the Fund are not fixed and can vary depending on the investment instructions which I give to Irish Life and on the third parties which may be required to carry out such instructions.
9. I understand and accept that monies I have instructed to be invested in the Fund and monies from the sale of assets within the Fund will be held in a liquidity account until I give further investment instructions, including any additional information required to execute these instructions. The liquidity account does not have a guaranteed rate of interest, in some instances the interest returned may be negative i.e. less than zero and may reduce the value of the liquidity account and the Self-Invested Fund. I understand and accept that a minimum cash amount must be held in the Fund's liquidity account at all times and that this minimum amount varies depending on the assets being purchased within the Fund, the type of plan I have and the charges required to be paid from the liquidity account. I acknowledge that it is my responsibility to ensure sufficient cash is held in the liquidity account at all times. I understand that if sufficient cash is not available to pay certain charges, income payments and possible minimum withdrawal amounts, the account may become overdrawn and result in interest being charged or assets being sold.
10. I understand and accept that in this form I am instructing Irish Life to carry out an investment transaction and that I am subject to and am acting within the delegated authority Irish Life has given to me under the Complete Solutions Plan Terms & Conditions. For company pension plans I confirm that the trustee agrees that I, as member, may give instructions directly to Irish Life regarding the Fund. All transactions will be applied in accordance with my instructions to the Fund that Irish Life have linked to the plan (as indicated on this form). Instructions to buy and sell investments/assets relate to investments/assets owned by Irish Life, the valuation of which is linked to the individual Self-Invested Fund allocated to my plan. I understand that any investments through my pension plan and the Self-Invested Fund will be owned by Irish Life.
11. I further understand that for Stockbroker services, I have been given delegated authority to pass instructions directly to service providers currently on the panel. I agree to act at all times within the restrictions imposed on this delegated authority by Irish Life.
12. I understand and accept that all cash flows/payments arising from any instructions which I give to Irish Life on this form must be passed directly to (or from) Irish Life to (or from) the relevant third party to the transaction and will constitute a transaction on the plan. I further understand and accept that all payments to purchase investments/assets must be made payable to Irish Life and I must not send any payments directly to or make any payment instrument payable to a stockbroker or to other third parties. Such payments will be returned and cannot be processed under the plan and Irish Life will not be responsible for any loss or delays caused by such payments not being processed.
13. I understand and accept that all payments arising from the sale of any investment or asset must be payable to Irish Life and sent directly by the relevant third party to Irish Life. In the event that any third party sends any payment in error to me or mistakes any payment instruments payable to me, I agree to return the payment immediately to the relevant third party.
14. I understand that Irish Life are not responsible for any advice received from a third party and that Irish Life does not do any due diligence on third parties or on the assets I request to invest in.
15. I understand that for one-member Company Pension schemes, the scheme rules must allow for member discretion to give investment instructions. If your scheme is through Irish Life, the trustee may be required to endorse the scheme rules to this effect.
16. I understand that if my Fund is invested in Property, or other assets not traded on an open market, there may be delays in selling these assets.
17. I understand that Irish Life accepts instructions from the member under Company Pension plans; the plan owners under personal pensions, Approved Retirement Funds, Approved Minimum Retirement Funds and Personal Retirement Bond plans; and the trustee under Investment-only plans linked to self-administered pension schemes.
18. I understand and accept all the risks associated with sending faxed instructions and any other instruction type. Irish Life is not responsible for any transmission errors and the authority of the sender.
19. I understand that online trades and telephone executed trades will be placed by the life assured/member and that trustee instructions are only accepted for Investment-only plans.
20. I declare that the information given on this form is correct and I wish to proceed as instructed above.

Signature

X

Name

PLEASE PRINT IN CAPITAL LETTERS

Policyholder/Member Name (Block Capitals) or Trustee for Investment-only plans

Date

dd / mm / yyyy

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## Contact us

Website [www.irishlife.ie](http://www.irishlife.ie)

## Phone us

Self-Invested Fund Customer Service  
Irish Life Customer Service  
01 704 1832  
01 704 1010  
(Queries about Irish Life funds other than Self-Invested Fund)

Execution-only trading account telephone service  
1800 800 090

Self-Invested Fund team fax  
01 704 1988

**Write to us**  
Irish Life Assurance plc, Lower Abbey Street, Dublin 1.